



City of Houston Group Term Life Benefit Highlights

Eligibility: Active elected officials, active full-time employees working not less than 40 hours per week and active part-time (PT/30) employees working at least 30 hours per week. Seasonal and temporary employees are not eligible.

Basic Benefit:

Active Employees: 1 times annual earnings, rounded to the nearest multiple of \$1,000, to a maximum of \$300,000, but no less than \$16,000 prior to any applied reductions.

Dependent Spouse: \$2,000

Dependent Child(ren): \$1,000

Supplemental Benefit:

Active Employees: You may choose 1, 2, 3 or 4 times your annual earnings, rounded to the nearest multiple of \$1,000, to a combined Basic and Supplemental maximum of \$1,000,000.

Dependent Spouse: 0.5 times the Employee's Supplemental life benefit amount prior to any applied reductions to a maximum of \$50,000.

Dependent Child(ren): 0.5 times the Employee's Supplemental life benefit amount prior to any applied reductions to a maximum of \$10,000.

Note: No person may be covered more than once under the policy. Child(ren) are eligible up to age 26 (includes stillborn child(ren)).

Guarantee Issue Amount: Evidence of Insurability is required for:

1. All amounts for previously eligible individuals who did not enroll within 31 days of initial eligibility;
 2. Employee Supplemental amounts in excess of 3 times annual earnings rounded to the nearest multiple of \$1,000;
 3. Any requests to increase Supplemental benefits following the initial period of eligibility;
 4. All amounts if you voluntarily canceled your insurance and choose to reapply.
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Premium: Your employer pays 100% of the premium for Basic benefits. You pay 100% of the premium for Supplemental benefits.

Life insurance includes the following benefits:

- *Conversion Privilege*
 - *Accelerated Death Benefit (ADB)* - Available upon request if diagnosed with a terminal illness and a life expectancy of 12 months or less. Pays a lump sum up to 75% of Employee life insurance and a maximum of \$500,000.
 - *Waiver of Premium* - If an Employee is unable to engage in any occupation as a result of sickness or injury for at least 6 months, prior to age 60, the Employee life insurance premium will be waived.
 - *Accidental Occupational Death Benefit* - Pays an amount equal to the Employee Basic Life benefit amount if the Employee's death is caused by or results in the scope of employment.
 - *Repatriation Services* - If the Employee's death occurs more than 100 miles from home, expenses incurred to transport the body of up to \$15,000 are covered when arrangements are made through Europ Assistance USA.
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Additional Services:

- *Beneficiary Resource Services™* - Includes grief, legal and financial counseling for beneficiaries, and funeral planning.
 - *Travel Resource Services* - Helps travelers deal with the unexpected that may take place while traveling. Services include emergency medical assistance, financial, legal and communication assistance, and access to other critical services and resources available via the internet.
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**FOR ADDITIONAL INFORMATION REGARDING YOUR BENEFITS, INCLUDING A COPY OF
YOUR CERTIFICATE, VISIT: WWW.HOUSTONTX.GOV/HR/BENEFITS**